COLUMBIA BANK

Wire Transfers

User Guide

Table of Contents

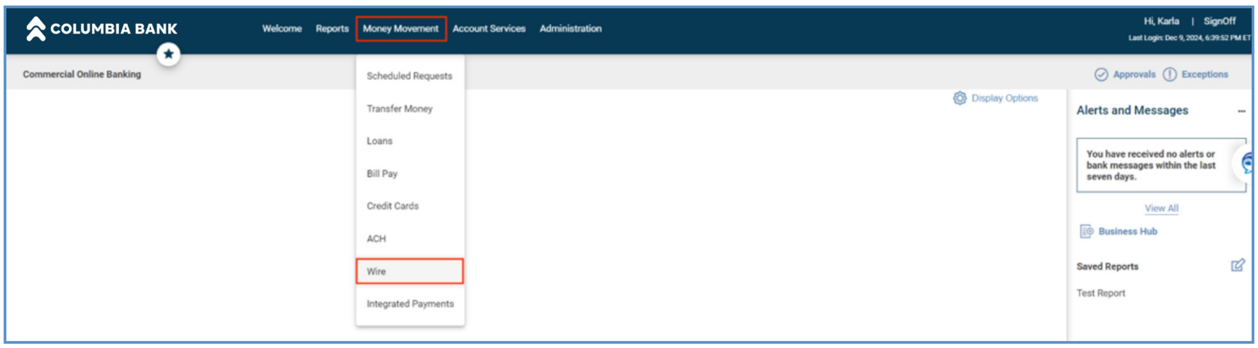
Sending a Wire 1-03
Creating and Modifying Templates 1-05
Recurring Payments 1-09
Approving Wire Transactions 1-18
Setting up Alerts 1-13

When sending payments via wire, we highly recommend setting up dual approval controls, requiring at least two separate people to authorize a transaction. This assists in preventing external and internal fraud as well as processing errors.

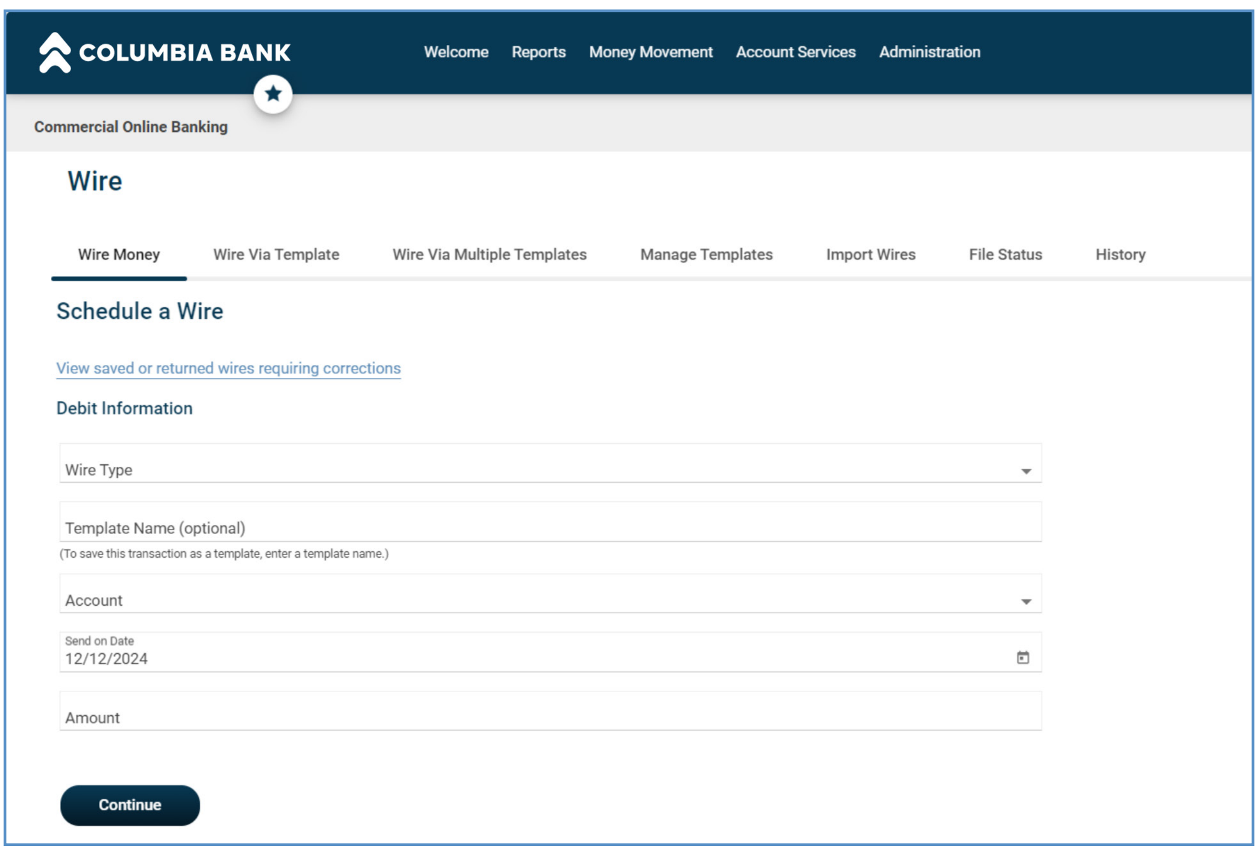
Sending a Wire

To send a wire transfer, follow the steps below.

1. Go to **Money Movement** in the top menu and select **Wire**.



2. Complete all required information on the **Schedule a Wire** form.



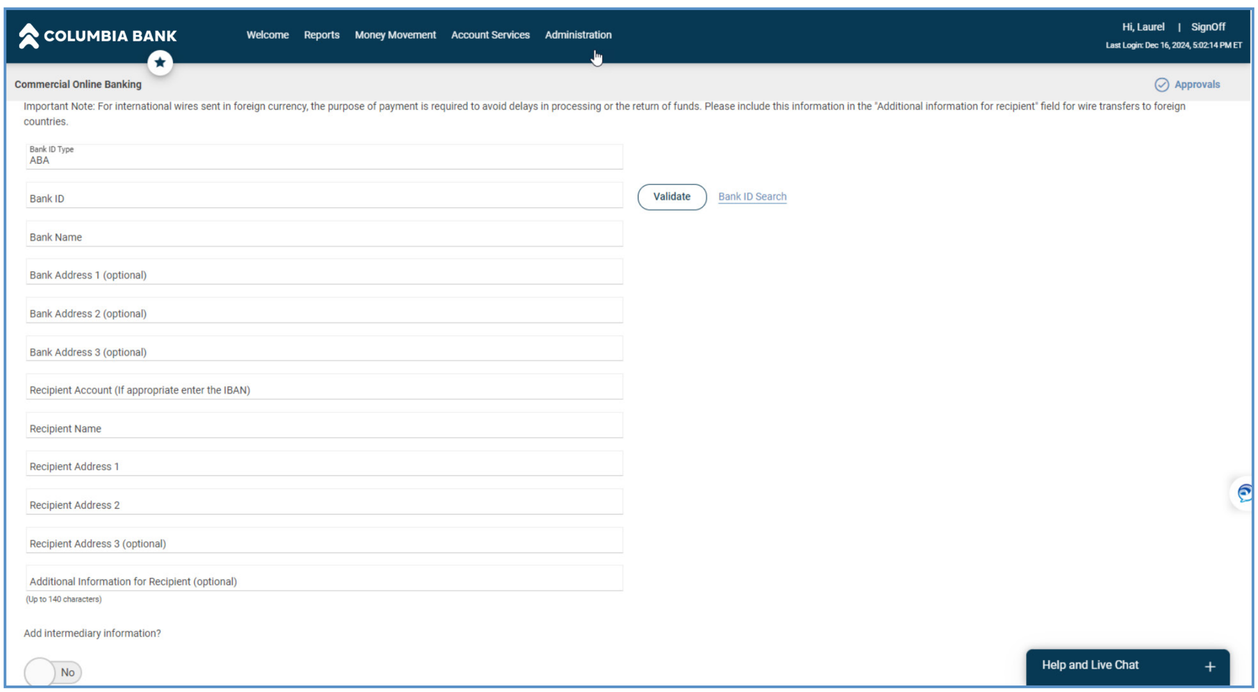
3. Select **Continue**. The system will notify you if there is any required information missing.

4. Enter the **Beneficiary Bank**. You can use the Bank ID Search to find the bank using name or ABA routing number or you can manually enter the information.

Note: A Beneficiary Bank address is required. We strongly recommend you use the validate button next to the Bank ID field, as it will automatically populate the Beneficiary Bank Address.

5. Enter the **Recipient information**.

Note: We ask that you enter a full physical address for the recipient. If you do not, be aware that your wire may be delayed or returned.

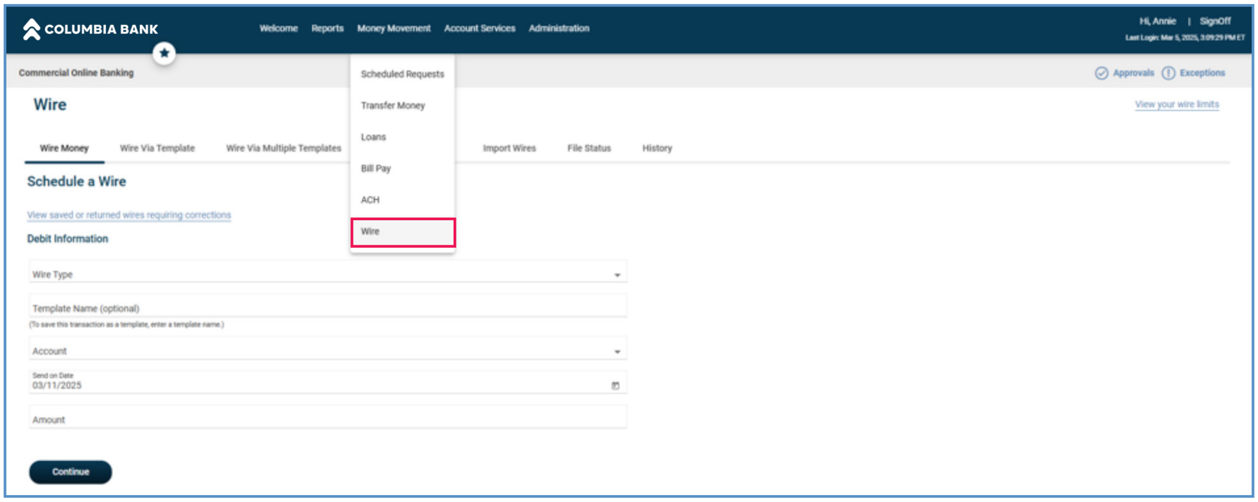


Creating and Modifying Templates

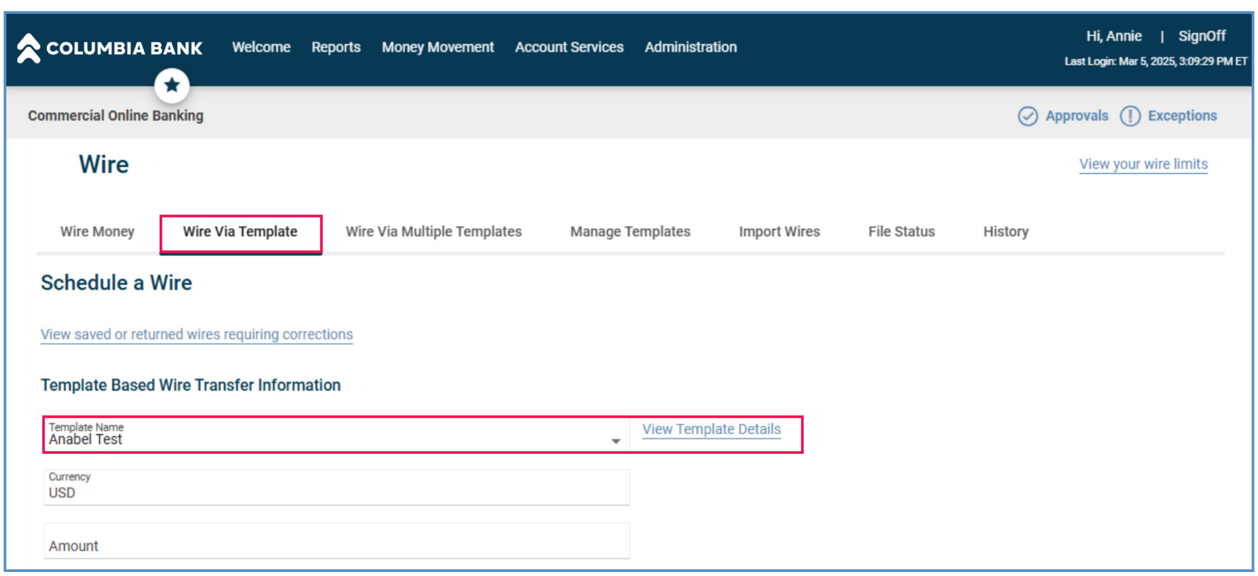
Creating a Template

To make your own template, you can either begin a new or copy and edit an existing template.

1. Go to **Money Movement** in the top menu and select **Wire**.

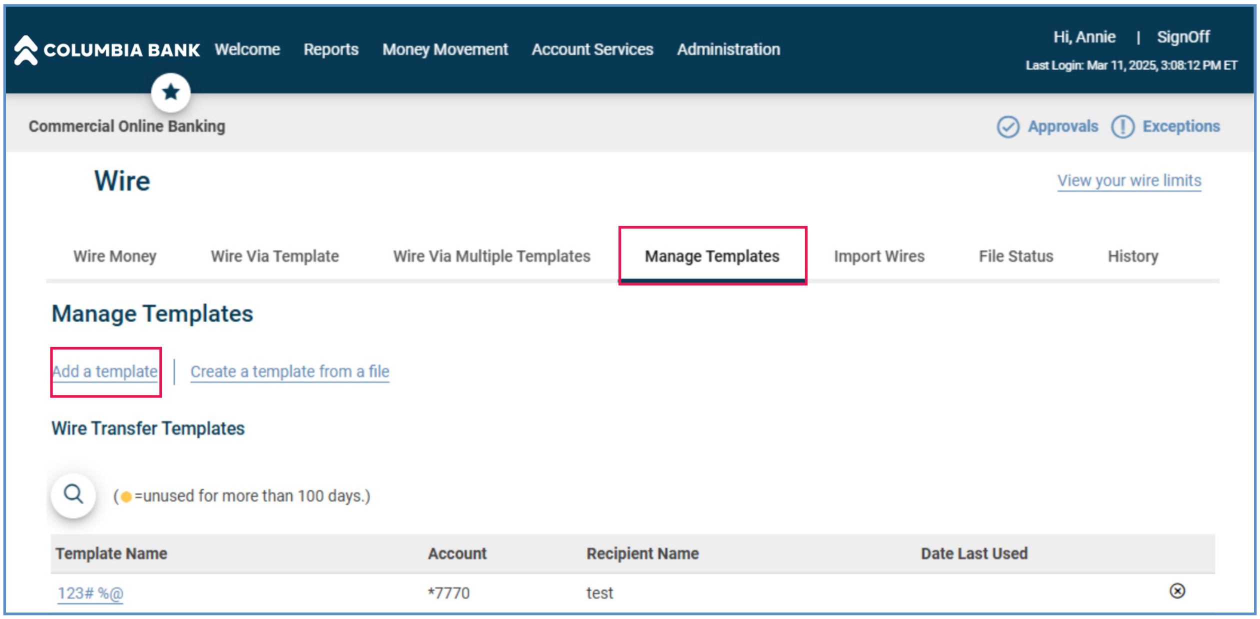


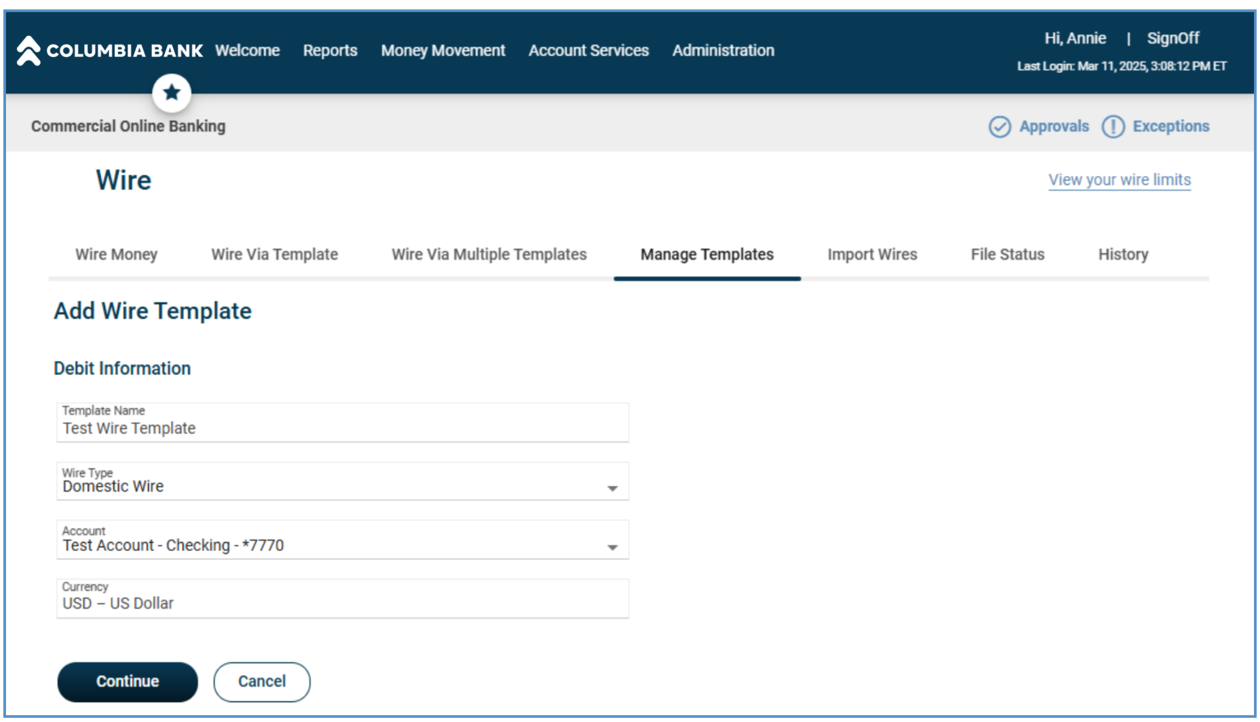
2. (To use an existing template) Click on the **Wire via Template** tab and select the name of an existing template from the dropdown menu and click **Continue**. If you need to view the details of the template, click on the **View Template Details** link.



3. (To create a new template) Select the **Manage Templates** tab and click **Add a template**. Complete the **Debit Information** and click **Continue**, then complete the **Recipient Information** and select **Save Changes**.

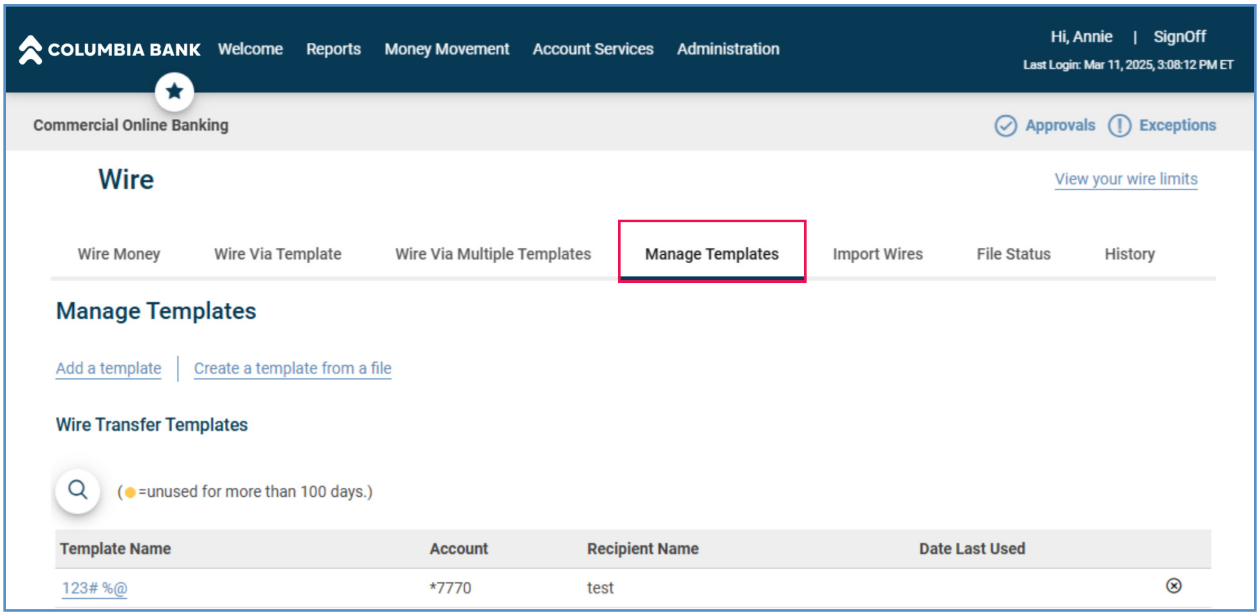
Note: The Beneficiary Bank and Recipient addresses are required fields.



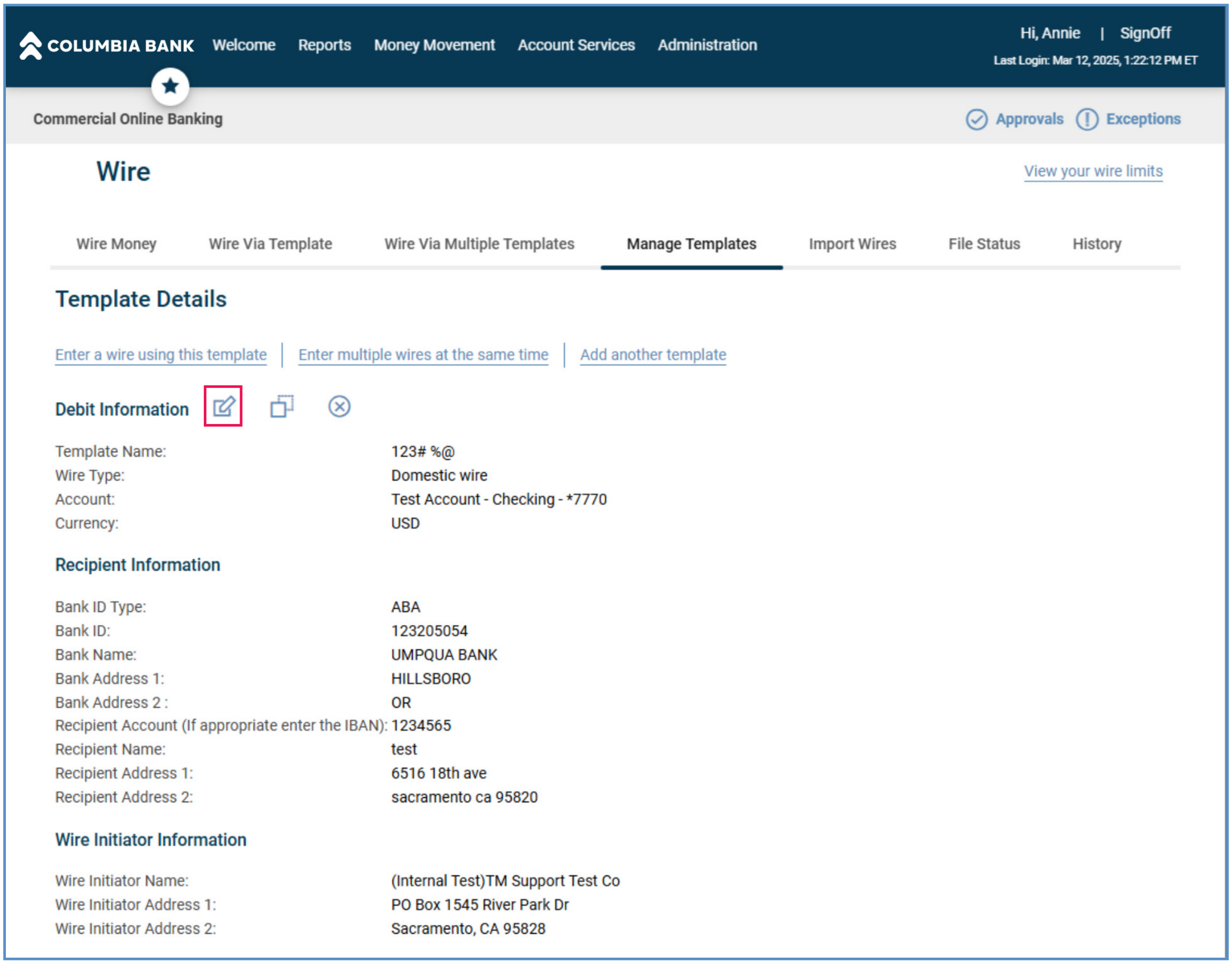


Modifying Templates

1. Select the **Manage Templates** tab and click on a template name to view the Template Details screen.



2. Select the **Edit** icon.



3. (Optional) Select the **Copy** icon to make a copy of the template.

(Optional) Select the **Delete** icon to remove the template.

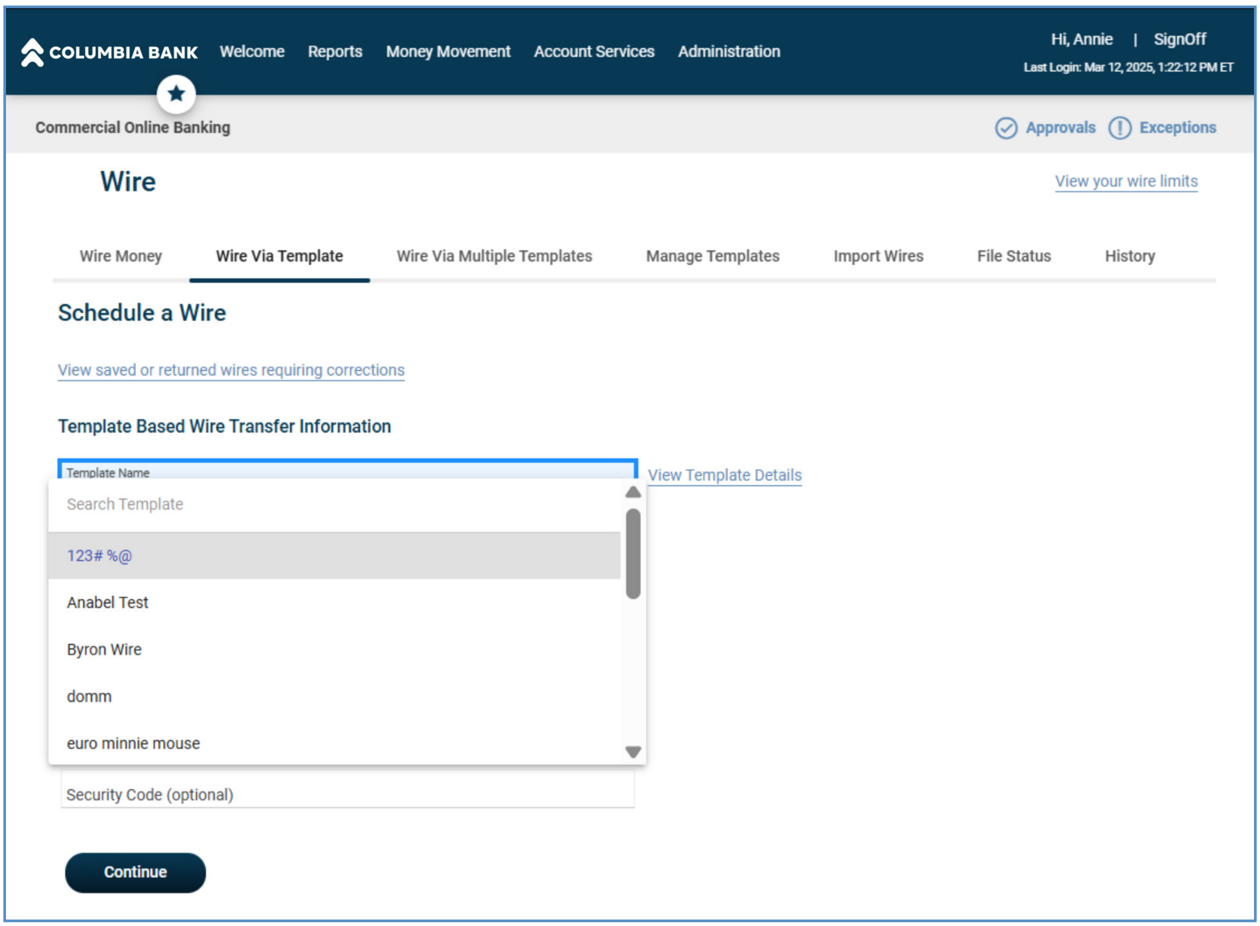
4. Click **Save Changes**.

If your company has dual authorization set up, anytime a template is modified or created, it must be approved before it can be used.

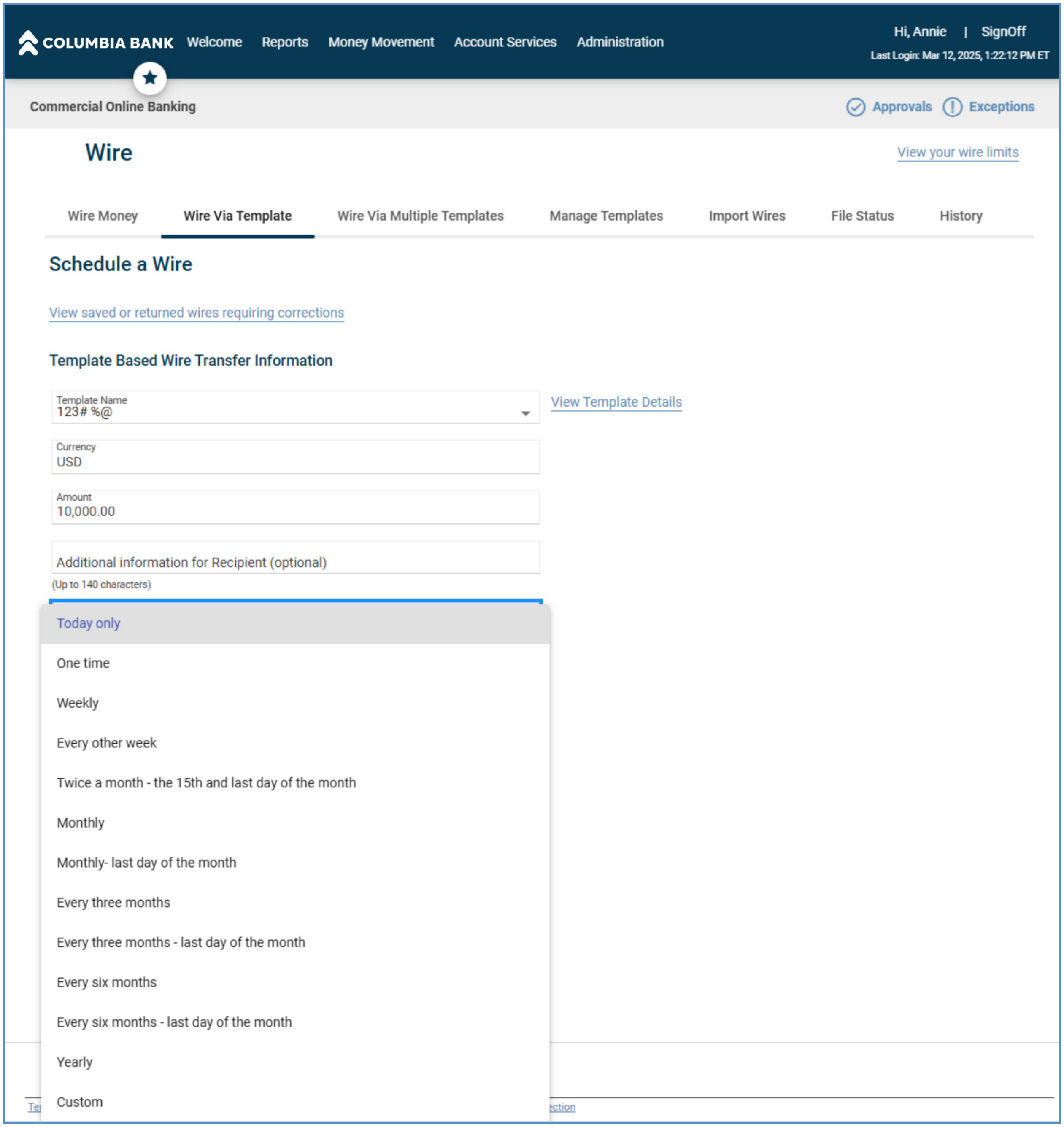
Recurring Payments

Once you've selected or created your template, follow the steps below to setup a recurring payment.

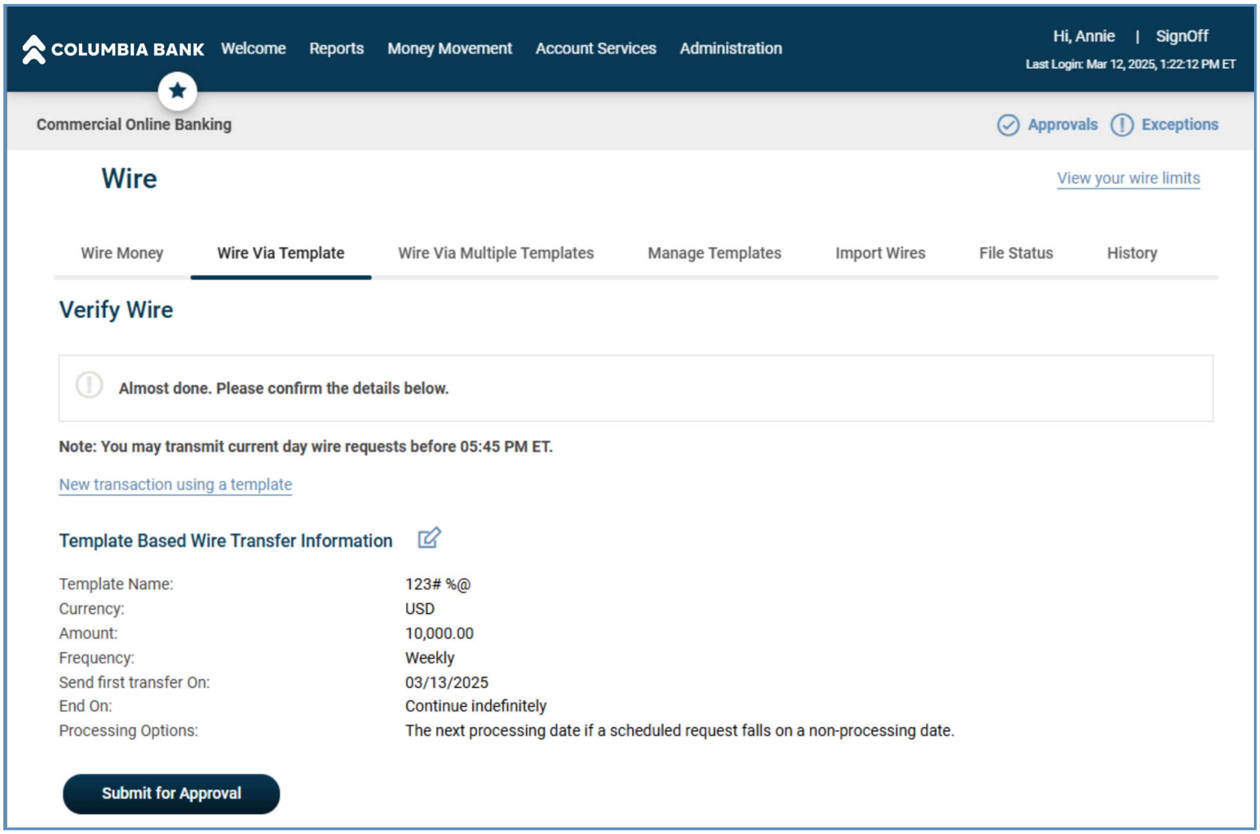
1. Select the **Wire Via Template** tab and choose the appropriate template name from the drop-down menu.



2. Complete the **Template Based Wire Transfer** Information fields and select the frequency for sending the wire. Click **Continue**.

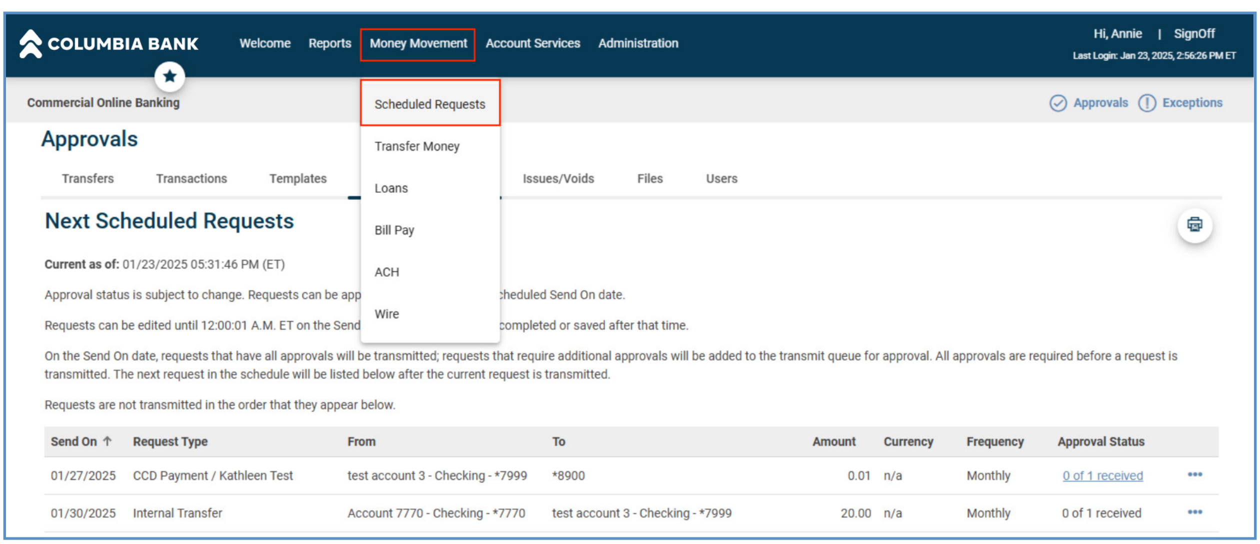


3. Verify your changes and click **Submit for Approval** (if applicable).

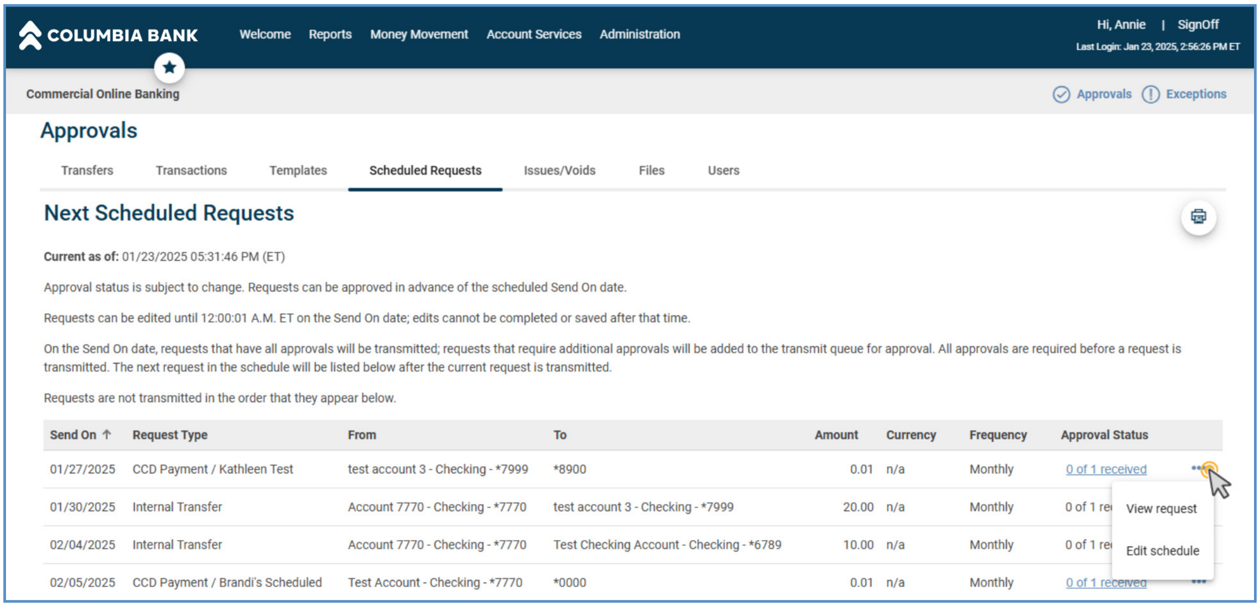


Modifying a Recurring Payment

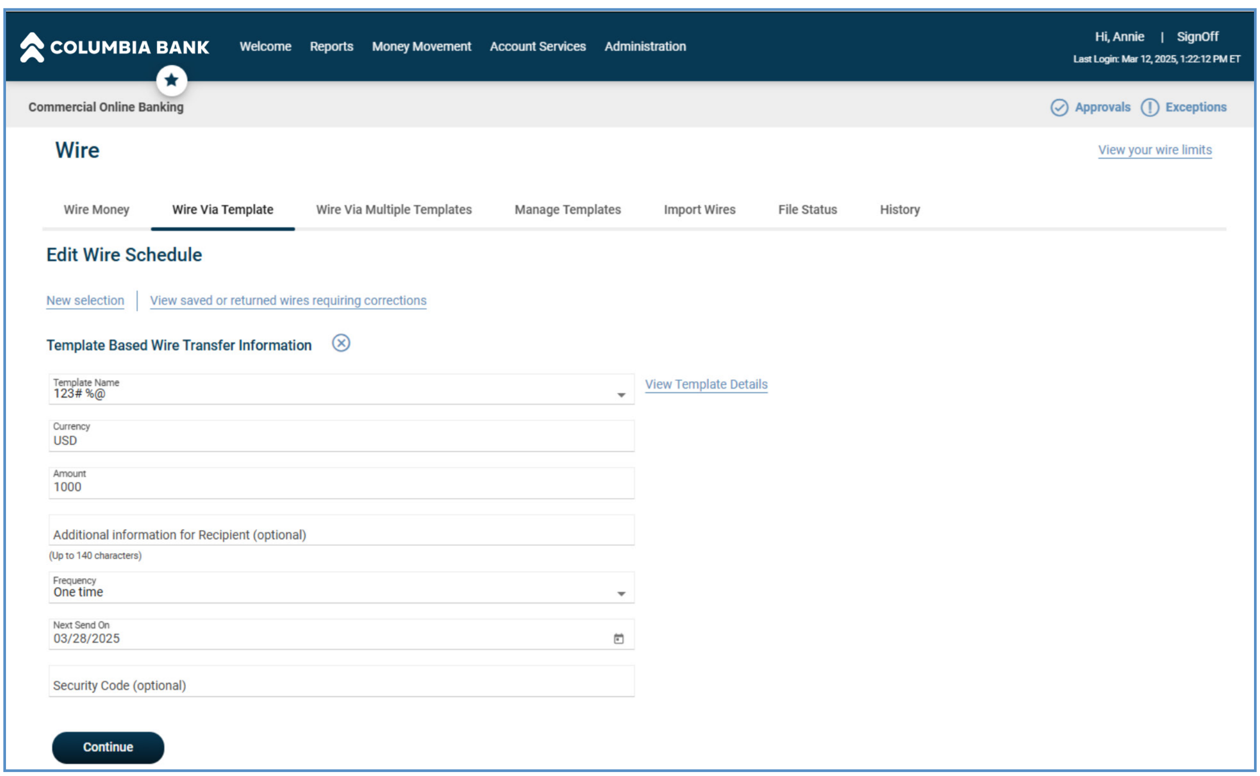
1. Go to **Money Movement** in the top menu and select **Scheduled Requests**.



2. Click on the three dots to the right of the schedule you'd like to modify and click **Edit schedule**.



3. Complete your edits and click **Continue**.

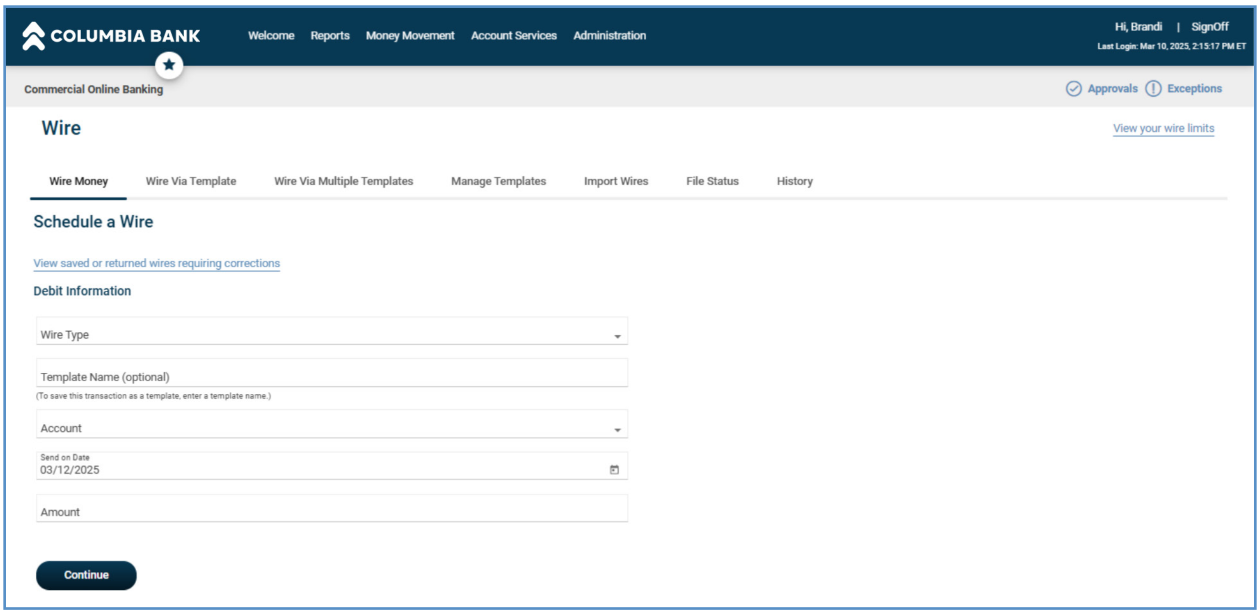


4. Verify your changes and click **Submit Schedule**.

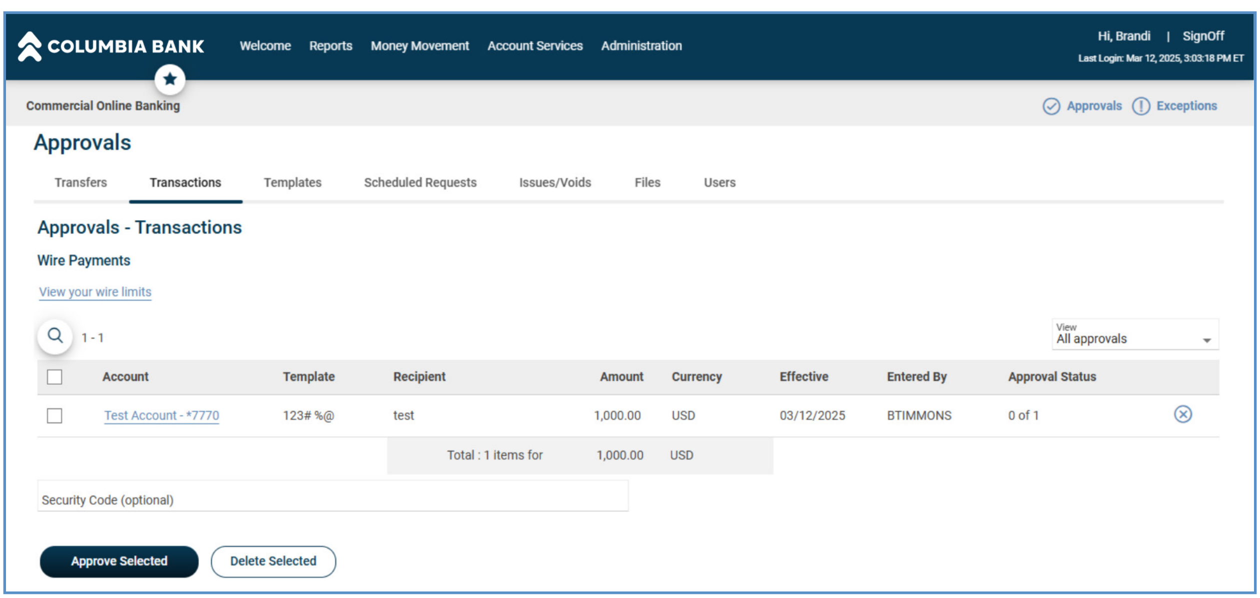
Approving Wire Transactions

To approve a wire, follow the steps below.

1. Select **Approvals** in the upper right of the Wires screen.



2. Go to the **Transactions** tab and scroll down to **Wires**.

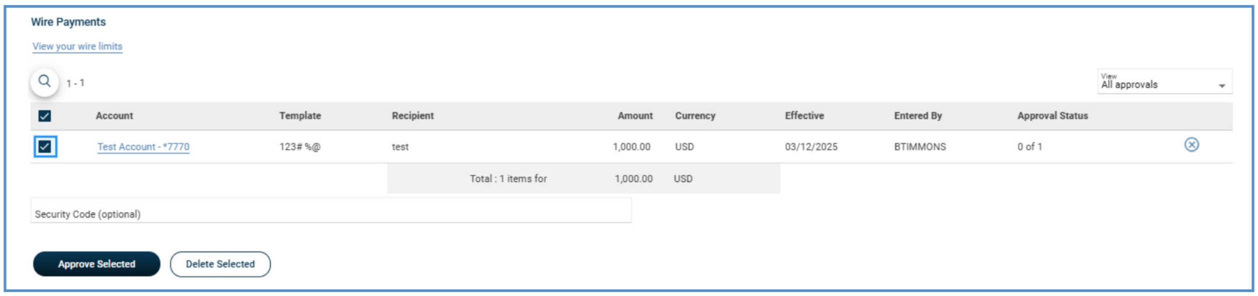


An Approval Status of “0 of 1” indicates that the one required approver has not yet approved the transaction.

An Approval Status of “1 of 1” means that the transaction has been approved.

The Status number will change depending on the required number of approvers.

3. Click the checkbox next to the transaction you wish to approve and click **Approve Selected**. You can select more than one transaction at a time.



4. Verify the transactions and select one of the following options.

   Submit for approval: Approve the transaction later or allow other users to approve.

   Approve: Approve the transaction now.

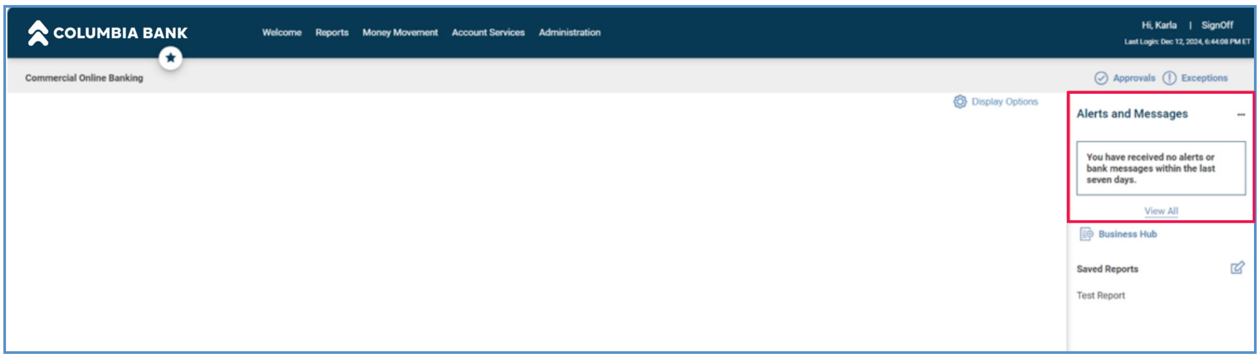
   Transmit: Approve and send the transaction.

You will be prompted for a single-use one-time security code delivered either via text message or phone call.

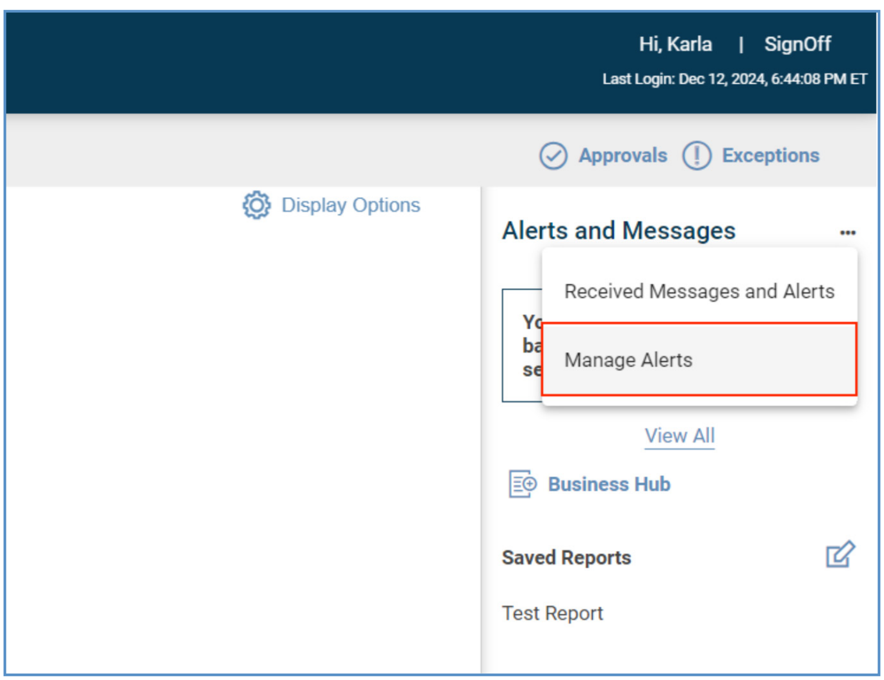
Setting up alerts

To help ensure you don't miss an activity needing your approval, we recommend setting up alerts to notify you of pending approvals.

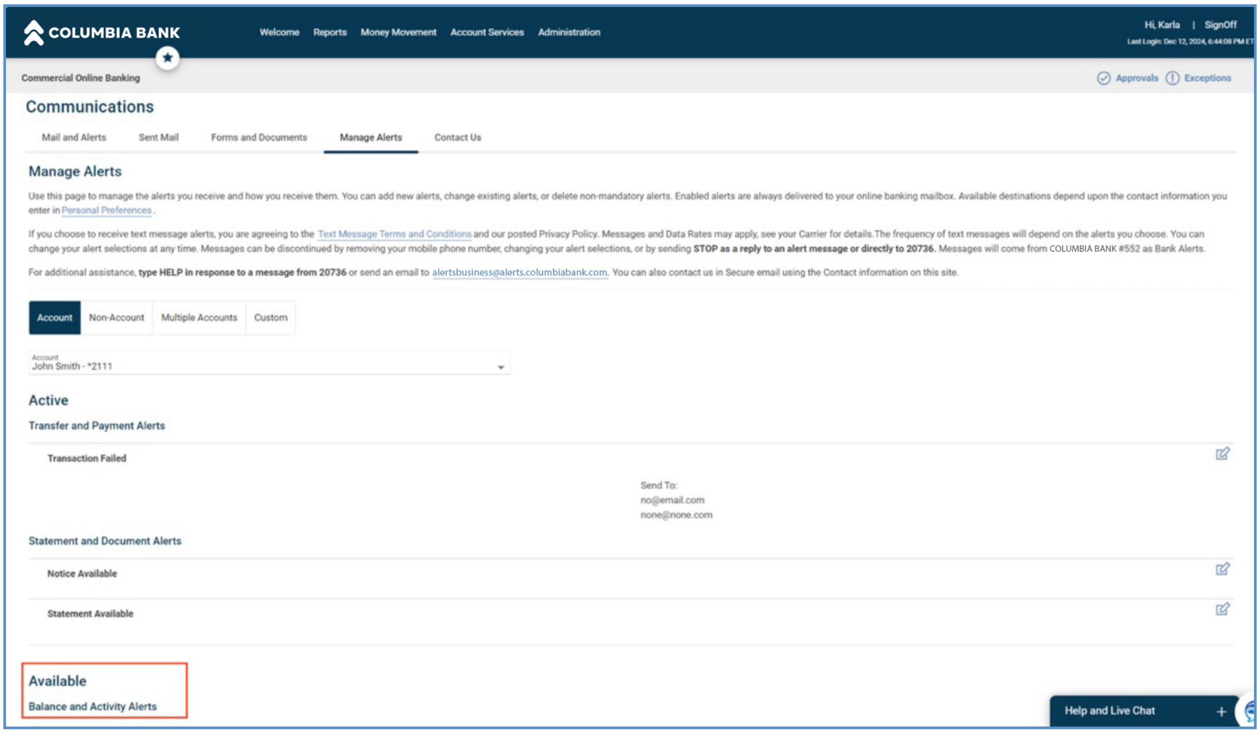
1. From the Commercial Online Banking home screen, click the three dots to the right of **Alerts and Messages**.



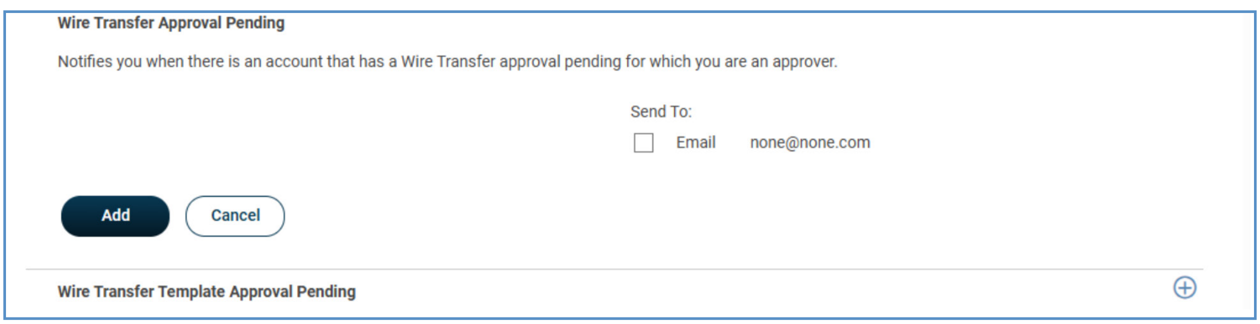
2. Select **Manage Alerts**. This will show you all Active and Available alerts for the selected account.



3. Scroll down to the Available section.



4. Under **Transfer and Payment Alerts**, click the plus sign next to **Wire Approval Pending** and choose how you want to receive the alert.



5. Click **Add**.

You will need to complete these steps for each account you wish to receive these alerts for.

Regardless of your notification message, all alerts can also be found on the Received Mail and Alerts page under Administration > Communication.